

FROM W-4 TO 1040A

Revised November, 2000

Note: This lesson is designed to be taught over a three-to-five-day period. It is presented in three parts.

P U R P O S E

This lesson is to help students understand that: (1) they must pay tax, when their income goes over a certain amount; (2) they are responsible for paying income taxes through withholding as they earn income; (3) they voluntarily report their income to the government by filing a tax return; and (4) there are specific forms to help taxpayers in different situations do this. This three-part lesson will acquaint students with the basic tax forms they are likely to encounter.

O B J E C T I V E S

After participating in the suggested activities, students will be able to:

- discuss the use and importance of Forms W-4, W-2, 1040EZ, and 1040A
- determine, when given enough information, whether an individual must file a return
- identify the return form that is most appropriate for certain taxpayers
- define and use relevant concepts and terms in order to fill out Forms W-4, 1040EZ, and 1040A correctly.

M A T E R I A L S

- Student Handout 3.1, Glossary of Key Terms
- Student Handout 3.2, Form W-4 (pages 1 & 2)
- Student Handout 3.3, Are You Exempt from Withholding?
- Student Handout 3.4, The Dependency Tests
- Student Handout 3.5, Examples
- Student Handout 3.6, Case Studies
- Student Handout 3.7, Form W-2 and Form 1099-INT
- Student Handout 3.8, Should You File a Tax Return?
- Student Handout 3.9, Which Tax Return Form Should You Use?
- Student Handout 3.10, Form 1040EZ (used in Lesson 2)
- Student Handout 3.11, Tax Table (pages 1 and 2)
- Student Handout 3.12, Form 1040EZ Step-by-Step
- Student Handout 3.13, Form 1040A (pages 1 and 2)
- Student Handout 3.14, Schedule 1
- Student Handout 3.15, Standard Deduction Worksheet for Dependents (From Form 1040A Instructions)
- Student Handout 3.16, Form 1040A Step-by-Step (2 pages)
- Student Handout 3.17, The Tax Maze
- Student Handout 3.18, Lesson Summary (2 pages)
- Student Handout 3.19, Answers - The Tax Maze

To get the most up-to-date tax products and information, visit our world wide website at **www.irs.gov**

KEY TERMS

Ability to Pay

A concept of tax fairness that people with different amounts of wealth or different amounts of income should pay tax at different rates. Wealth includes assets and property, such as houses, cars, stocks, bonds, and savings accounts. Income includes wages, interest, and dividends.

Adjusted Gross Income

Total income reduced by certain amounts, such as contributions made to a traditional IRA or for student loan interest.

Credits

A direct reduction of tax owed. Credits are allowed for such purposes as child care expenses, higher education costs, qualifying children, and earned income of low-income taxpayers.

Dependent

A person who relies on someone else for support. A taxpayer may claim an exemption for a dependent if certain conditions (dependency tests) are met. Taxpayers cannot claim themselves or their spouses as dependents.

Dividends

A corporation's distributions to its shareholders from its earnings and profits.

Earned Income

Includes wages, salaries, tips, net earnings from self-employment, and other income received for personal services.

Earned Income Credit

A credit that can be paid to low-income workers, even if no income tax was withheld from the worker's pay. To receive the credit, a qualified taxpayer must file a tax return.

IRS e-file

IRS e-file uses automation to replace most of the manual steps used to process paper returns. The information on a tax return is transmitted electronically to an IRS computer where it is automatically checked and processed. Refunds can go into the taxpayer's savings or checking account by Direct Deposit. Electronic filing is faster and more accurate.

Exempt (from Withholding)

Free from withholding of federal income tax. Must meet certain income, tax liability, and dependency criteria. Does not exempt a person from other kinds of tax withholding, such as social security tax.

Exemption (Personal or Dependency)

Amount that taxpayers can claim for themselves, their spouses, and eligible dependents. The total is subtracted from adjusted gross income before tax is figured on the remaining income (taxable income).

Federal/State e-file

Program, sponsored by IRS in partnership with participating states that allows taxpayers to file federal and state income tax returns electronically at the same time.

Gross Income

Money, goods, and property a person received that must generally be reported on a tax return and may be included in taxable income.

Interest Income

Income a person receives from certain financial accounts or from lending money to someone else.

Standard Deduction

An amount provided by law and based on filing status, age, blindness, and dependency that taxpayers may deduct from their adjusted gross income before tax is determined.

Tax Withholding

Money that an employer holds back from an employee's pay to pay part or all of the employee's taxes.

Taxable Income

The income on which tax is figured.

TeleFile

Filing returns over touch-tone phone. The taxpayer must receive a Tele-File package by mail and qualify to use Form 1040EZ.

1040PC

A condensed paper tax return prepared on a personal computer using IRS-accepted tax preparation software, plain paper, and a printer. The return is mailed. Refunds go into the taxpayer's savings or checking account by Direct Deposit.

Unearned Income

Income other than pay for work performed. Interest and dividends from savings or investments are common types of unearned income.

Withholding Allowance

Claimed by an employee on Form W-4. An employer uses the number of allowances claimed, together with income earned and marital status, to determine how much income tax to withhold from wages.



Opening the Lesson:

Voluntary Compliance, Pay-As-You-Go, and Tax Withholding

Distribute copies of Student Handout 3.1, "Glossary of Key Terms"

The following discussion is designed to clarify three main concepts that lie behind the use of the forms discussed in this lesson. Other lessons touch on these concepts, but it is important for students to understand them here.



Permit a minute or so of debate of the question. Then elicit, if possible, or explain the concept of "voluntary compliance."

Ask, "Do you have to file a tax return and pay taxes?"

The U.S. income tax system is built on the idea of "voluntary compliance." This means that it is left to the taxpayer to keep the necessary records, file a return on time, pay any required taxes, and meet other requirements of the tax law. The system is built on trust in citizens to know their responsibilities and to do what needs to be done. Taxpayers voluntarily follow the steps the tax system lays out. Not doing so can result in penalties.

Elicit, if possible, or explain the concept of "pay-as-you-go" or "tax withholding."

Ask, "How do most taxpayers pay their income taxes?"

Most people's income comes from salary or wages earned in a job. In the "pay-as-you-go" method of tax payment, a taxpayer must pay the tax as income is earned or received during the year. For example, an employer withholds tax based on wages paid and information the employee provides on Form W-4. This process is called "tax withholding."

Elicit or explain the advantage for taxpayers of not being "hit" with a sudden tax bill and the Government's need for uninterrupted revenues.

Ask, "What is the advantage of withholding for taxpayers? For the Government?"

Without tax withholding many people would find it difficult to save enough money to pay their income taxes all at once. Government services might be disrupted and undependable if they were not funded on a continuous basis.



Developing the Lesson

Activity 1—Filling Out a Form W-4

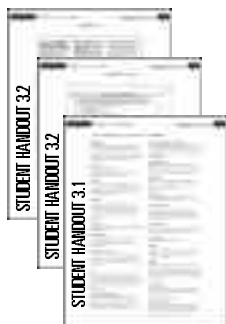
Distribute copies of Student Handout 3.2, "Form W-4" or use an overhead projector to display it. If you haven't previously distributed Student Handout 3.1, "Glossary of Key Terms," do so now.

Have the students look over the form.

They should notice that on the front there are directions and two parts and on the back two parts and a table.

Ask whether any of the students have filled out a Form W-4. Ask one of them who responded positively, "What did you do with it after you filled it out?"

The bottom part of the first page is cut off and given to the employer (or the personnel officer, etc.), as directed on the form.



Form W-4 used in this lesson is for 2000. Form W-4 for 2001 should be available starting in late November 2000.

Ask, “Why does an employer need this form from each employee?”

The form helps the employer figure how much to withhold from the employee’s paycheck.

Ask, “What is the rest of the form used for?”

The other parts are instructions and worksheets. The worksheets help you figure out how to fill in the bottom part of the form you give to your employer.

Tell the students that the Form W-4 is used by all employees, including some whose tax situations are very complex. Most taxpayers will not need to use all parts of each worksheet.

Oversee the students as they fill out the distributed copies of the W-4 forms, or demonstrate how to fill one out if you are projecting it on an overhead, using the following steps.

Have the students fill in lines 1 and 2.

Ask, “What could happen if you write your social security number incorrectly, use a name other than the name on your Social Security card, or make a mistake on your address?”

Errors and inaccuracies might delay or prevent a tax refund and you may not receive proper credit for social security taxes you paid.

Ask, “If you don’t have a Social Security Number (SSN), where can you get one?”

You apply for one by filing Form SS-5 with the Social Security Administration (SSA) office (check the local phone book) for the address.

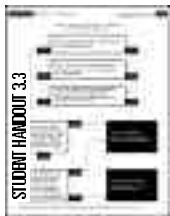
Have the students look at line 7.

Ask, “Who can explain the phrase, ‘exempt from withholding’?”

People who are “exempt from withholding” don’t need to have federal income tax taken out of their paychecks, usually because they earned very little income.

Encourage discussion.

Ask, “How do you know whether you are ‘exempt from withholding’?”



Distribute copies of Student Handout 3.3, "Are You Exempt from Withholding?"

Have a volunteer read the two bulleted sentences following line 7 on Form W-4. Have the class look at the diagram on Student Handout 3.3 and compare the rules for dependents and other people.

Distribute Student Handout 3.4, "The Dependency Tests."

Ask, "Who can be claimed as a dependent?"

Students are likely to respond that dependents are usually underage children.



Have the students look at "Test 1: Relationship or Member of Household Test" on the handout.

Ask, "How many of these dependents described are not underage or not the taxpayer's child?"

Students should conclude that many relatives and even non-relatives can be dependents.

Quickly review the other tests for dependency status: joint return; citizenship or resident; gross income (including student status); support. You may want to pause over Test 2, gross income, and discuss the dependency status of students.

A student dependent is the taxpayer's child who is under age 19 at the end of the tax year or under age 24 and a full-time student for some part of each of five months during the calendar year. The student must meet the other dependency tests except the gross income test.

Return to Student Handout 3.3 and line 7 of Form W-4.

Ask, "Suppose your parents plan to claim you as a dependent. Can you claim an exemption from withholding?"

If all the conditions on Student Handout 3.3 are met, the employee can write "EXEMPT" in box 7 and sign and date Form W-4. Most employees will need to fill out the other lines.

Have the students look at line 5 of the Form W-4.

Ask a volunteer to read the definition of "withholding allowance" from Student Handout 3.1, "Glossary of Key Terms."

Point out that they will use withholding allowances to complete the Personal Allowances Worksheet in the upper part of the front of Form W-4.

Run through lines A through H quickly.

Ask students to fill out the worksheet as it applies to their own situation.

Some may have to review the definition of "dependent."

Explain that for some students the correct answer on line H will be zero.

Have the students enter the number from line H of the worksheet in box 5 of the certificate part of the Form W-4 unless they qualify for exemption from withholding.



Distribute Student Handout 3.5, Example 1 and Example 2. Have the student look at Example 1.

Ask, Why does Jay qualify as exempt from withholding?

Note that Jay does not need to complete any of the lines on the Personal Allowance Worksheet. Also note that his income will not exceed \$700.

Emphasize that an exemption claimed on Form W-4 is the federal income tax withholding only. Jay will still have withholding for social security tax and possibly other things.

Have the student look at Example 2.

Explain that employers have tables that tell them how much to withhold for married and single employees, and for employees with different salaries and withholding allowances. Taxes may be higher on the same income amount for a single person than for a married couple filing a joint return.

Call attention to line 6 ("Additional amount, if any, you want withheld from each paycheck.")

Ask, "Why would anyone want to have extra deductions made from a paycheck?"

Some people may have income from other sources, such as interest or dividends. If more tax is withheld, more of their tax liability will be paid "as they go," and they will not have to come up with a large lump-sum payment or possibly pay estimated taxes or underpayment penalties.

Point out that now Denise has a job. Jeffrey may want to file a new Form W-4 with his employers to change his withholding.

Ask, "What are the three ways Denise can have extra tax withheld?"

On line 3 she can check the box for "Married, but withholding at higher Single rate." Her employer will withhold more tax than if she checks the box "Married." This method works only for married people.

Emphasize that tax withheld may not be equal to the total tax owed.

Be sure students understand the difference between claiming:

- Zero withholding allowances: More tax will be withheld; and
- Exemption from withholding: No federal income tax will be withheld.

Points out the worksheets on page 2 of Form W-4 and the second bullet under line H of the Personal Allowance Worksheet.

In the Personal Allowances Worksheet, and on line 5 of Form W-4, Denise can enter fewer allowances than she is entitled to take, down to zero. Each allowance a taxpayer claims authorizes the employer to withhold less tax. Both single and married people can use this method. (There are penalties if a taxpayer claims too many allowances for his or her situation.) On Line 6, as shown, Denise can ask to have extra money withheld from each pay-check. Both single and married people can use this method.

Ask, “Can anyone tell why Denise used the Personal Allowances Worksheet and not the Two-Earned/Two Job Worksheet on the back of Form W-4?”

The Browns’ combined income for the year does not exceed \$60,000. Emphasize that tax withheld may not be equal to the total tax owed.

Some people may have more withheld than they owe. They will get a refund when they file their returns. Other people may owe more tax than the amount withheld from their wages. They will have to send a payment with their return. Some may be subject to a penalty for underpayment of their taxes.

If time permits, distribute Student Handout 3.6, Case Studies, and two fresh copies of Student Handout 3.2, Form W-4 to each student. Have the students work on Case Study A.

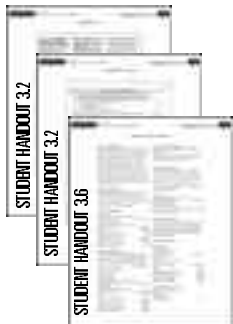
Hint for the students: The instructions at the front and top of Form W-4, “Two Earners/Two Jobs” will help.

Ask, “Can you see why David does not need the Two-Earner/Two Job Worksheet?”

His combined earnings do not exceed \$34,000. See the second bullet under line H on the Personal Allowances Worksheet.

Ask, “How many allowances would David be entitled to claim on line 5 of Form W-4 if he had only the job with Employer A during the year?”

Two: one each from lines A and B of the Personal Allowances Worksheet. David would reflect the total on line H.



Activity 2: Form W-2 and Form 1099-INT (5 minutes)



Distribute copies of Student Handout 3.7, "Form W-2 and Form 1099-INT"

Explain to the students that by law employers must give their employees a copy of Form W-2 by January 31 of each year. Employees with more than one employer should get one from each employer.

Point out the following boxes on Form W-2:

Box c: Name and address of the employer

Box e: Name and address of the employee

Box d: Employee's Social Security Number

Box 1: The employee's actual pay for the year from this employer

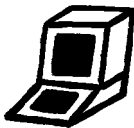
Box 2: The amount of federal income tax withheld.

Tell students that taxpayers must attach Copy B of Form W-2 to their federal income tax return. It is in their interest to double-check the information on their Form W-2 and to report any problems or mistakes to their employers right away.

Go back to Student Handout 3.1, Glossary of Key Terms. Have a student read the definition of "unearned income."

Point out Form 1099-INT on Student Handout 3.7 to the students. A bank or other financial institution sends this form to taxpayers who have "unearned income" to show how much interest income was earned. A copy is also sent to the IRS. Taxpayers must include unearned income in the total income they report on their return.

1 class period:



Optional

If any class time remains, you may have the students begin working on the first of the Case Studies (Student Handout 3.6) used in the *Extending the Lesson* section.



day2

Filing a Return and Form 1040EZ

1. Deciding Whether To File

In this lesson students learn to complete a paper return. Returns can also be filed electronically by computer (through e-file) or by TeleFile. (See Student Handout 3.1 - Glossary of Key Terms.)

Ask, “What does, ‘file a tax return’ mean?”

To file a tax return means to mail or electronically transmit to an IRS Service Center the taxpayer’s information in a specified format, about income and tax liability.

Ask, “Does everyone need to file a tax return?”

No, some people do not need to file a return. However, if they had federal income tax withheld from their paychecks, they should file a return to get their refund. They may also need to file if they qualify for the earned income credit or additional child tax credit.



Distribute copies of Student Handout 3.8, “Should You File a Tax Return?”

Have students work through the series of questions and answers to decide whether they, or someone in a hypothetical situation, should file a return.

To make sure students understand filing requirements, ask for a show of hands in response to such questions as, “How many of you are claimed as a dependent on the return of your parents or someone else?”

Students may need to review the definition of dependent by looking at Student Handouts 3.1, “Glossary of Key Terms,” and 3.4, “The Dependency Tests.”

Students claimed as dependents by someone else should look at question 1 on the upper half of Handout 3.8 and study the diagram underneath it.

“How many of you are not claimed as a dependent?”

Students who are not claimed as someone’s dependent should look at question 2 and the diagram on the lower half of Handout 3.8.

“How many of you are married?”

Students who are married should look at the question in the left-hand box of the appropriate diagram.

“How many of you are not married?”

Students who are not married should look at the question in the right-hand box of the appropriate diagram.

2. Deciding Which Form To File

Ask, “Suppose you’ve decided that you need to file a tax return. What form do you use?”

Everyone who files a tax return uses some version of Form 1040. Besides the standard Form 1040, there are two easier versions, 1040A and 1040EZ. These are for people whose tax situations are relatively simple.



Distribute copies of Student Handout 3.9, "Which Tax Return Form Should You Use?"

Have the students look again at Student Handout 3.1, “Glossary of Key Terms.” Call their attention to the definition of “Exemption (Personal or Dependency)” and make sure they understand the distinctions among this term, Exempt (from Withholding), and Withholding Allowance discussed earlier in Lesson 3.

Exemption, as it is used on tax returns, is a set amount for each taxpayer and each eligible dependent that is subtracted from adjusted gross income to reduce the amount on which tax is figured.

Ask students, “Which form are most high school students likely to use?”

Unless they are married and have dependents or have considerable amounts of unearned income, most high school students will use Form 1040EZ.

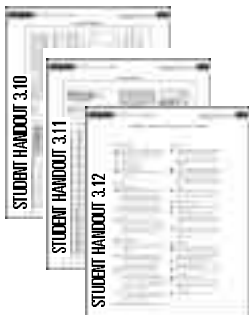
Ask, “Which form would the chief executive of a large real estate corporation be most likely to use?”

Anyone with income from rent, sale of stocks or mutual funds, self employment, or similar sources of income would need to use Form 1040. Form 1040 must also be used if taxable income is \$50,000 or more.

3. Filling Out Form 1040EZ

Have the students fill out Form 1040EZ using either Student Handout 3.12 or the instructions on the back of Form 1040EZ. If they use both simultaneously, they may become confused. They will also need to use Student Handout 3.11 - “Tax Table” for line 10.

You may want to display Form 1040EZ using an overhead projector. If you prefer that the students fill out the forms for some fictitious rather than themselves, see alternative activity, below.



Distribute copies of Student Handout 3.10 - forms 1040EZ; Student Handout 3.11, "Tax Table"; and 3.12 Forms 1040EZ Step-by-Step.

In the "Income" section of the form, students will need to decide whether they can be claimed as a dependent by someone. Have them review Student Handout 3.4, "The Dependency Tests" if they are in doubt. Students must check "yes" on line 5 if someone can claim them as a dependent, whether or not that person actually does.

Hint for students using Student Handout 3.12 to keep from losing their place they should check off each step as they complete it.

If they can be claimed as a dependent, they will probably use the worksheet on the back of 1040EZ. They will probably want to know the meaning of \$700 printed on line B. (If they use Handout 3.12, they will be able to fill out Form 1040EZ without using the worksheet, but they won't understand where the figures come from.)

\$700 is the minimum standard deduction for a dependent. At line D, the 2000 maximum standard deduction is \$4,400 for single people and \$7,350 for married people filing a joint return. The worksheet shows that all dependents may deduct at least \$700 and no more than \$4,400, depending on how much they earned. Those who can be claimed as dependents of others cannot take an exemption for themselves because that exemption can be or is claimed by the other person.

Alternative or additional activity:



Distribute Student Handout 3.6, "Case Studies."

Have students fill out Form 1040EZ for Joseph Red, Case Study B.

day3

1 class period:

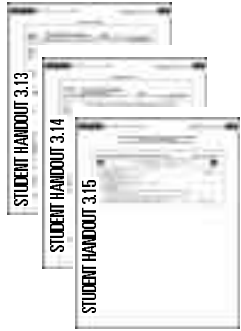


Ask students to look again at Student Handout 3.9, "Which Tax Return Form Should You Use?"

1040A and Beyond

Ask the students to look at the situations that make Form 1040A rather than Form 1040EZ the better choice for certain taxpayers.

Form 1040A should be used instead of Form 1040EZ if the taxpayer claims any dependents, has more than \$400 of interest and/or income from dividends, annuities, or certain other sources, and/or is entitled to certain income adjustments and credits. For situation beyond the scope of Form 1040A, taxpayers should use Form 1040.



Distribute copies of Student Handout 3.13, “Form 1040A,” Student Handout 3.14, “Schedule 1. And Student Handout 3.15 Standard Deduction Worksheet for Dependents (Form 1040A Instructions).

Have the students look over Form 1040A. Call their attention to lines 7 through 15 in the section, “Income.” Have the students look at line 8a, “Taxable interest.” Point out that to fill out some of these lines, you have to fill out other forms or worksheets first. If your interest income is more than \$400, for example, you have to complete and attach Schedule 1, Part I.

On Form 1040A, there is space to report income from a variety of sources, including line 8b, “Tax-exempt interest”; line 9, “Ordinary dividends”; and line 11b, “Total IRA distributions.” The worksheet for dependents allows for more situations than the equivalent worksheet on page 2 of Form 1040EZ.

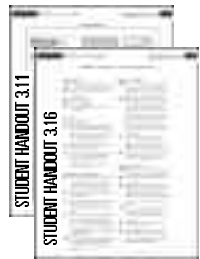
You may want to provide a copy of the 1040A instructions for students to examine. You can get it at your local IRS office or certain public libraries by calling 1-800-TAX-FORM, or by visiting the IRS website at www.irs.gov.

Line 9 may require completion of Schedule 1, Part II. Lines 11b, 12b, 16 and 17 of Form 1040A refer taxpayers to the instructions. Tax Tables used to complete Forms 1040EZ and 1040A are in the instructions.

Point out that there are several places on Form 1040A where specific schedules are required for taxpayers to get special credits.

Students who might need more information about the credit for child and dependent care expenses or the earned income credit should be directed to the instructions and the appropriate schedules and worksheets.

Line 27 provides for credits for child and dependent care expenses with completion of Schedule 2. Line 28 asks for Schedule 3 to figure the credit for elderly or disabled people. Line 30 is used to claim the child tax credit. Line 29 asks for Form 8863 to claim the education credits. Accurate completion of any of these could lower the taxes owed.



Distribute copies of Student Handout 3.16, “Form 1040A Step by Step,” and Student Handout 3.11, “Tax Table,” or use a projector to show them to the class.

Have the students use Handout 3.16 to fill out Form 1040A, either individually or as a class. In the latter case, you may want to demonstrate how to complete the form accurately by filling out the form you have projected or by talking through the steps aloud.

You may wish to have students use Student Handout 3.6, “Case Studies.” Students can use the information in Case Study D to practice filling out Form 1040A instead of using information about themselves.

Students should check each item on Handout 3.16 as they complete each step of the process of filling out Form 1040A.



Concluding the Lesson

Distribute copies of Student Handout 3.17, “The Tax Maze.” Have students use any remaining class time to work the puzzle, or encourage them to take it home and try it.

Distribute copies of Student Handout 3.18, “Lesson Summary,” and Student Handout 3.19, “Answers – The Tax Maze.” Make sure that any students who were absent from the lesson receive all the handouts.

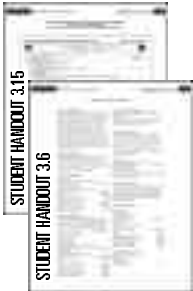


Extending the Lesson

(homework assignment)

Distribute copies of Student Handout 3.6 - Case Studies (if students don't already have them), two additional copies of each of Form W-4 and 1040EZ and one additional copy of the Tax Table.

Have the students complete Form W-4 for Case Study A (if they haven't already done it) and Forms 1040EZ for Case Studies B and C (if not yet done). If students are interested, also give them two copies of each Form 1040A, Schedule 1, and the Standard Deduction Worksheet for Dependents (Student Handout 3.15).



EMPLOYER B

Form W-4 (2000)

Persons. Complete Form W-4 as your employer can withhold the correct federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

Exemption from withholding. If you are exempt from withholding, enter "EXEMPT" here.

Check your withholding. After your Form W-4 is processed, you may want to check your withholding. See the instructions for Form W-4.

Head of household. Generally, you may claim head of household if you are married and have a dependent child or other qualifying individual. See the instructions for Form W-4.

Married. If you are married, you may claim married. See the instructions for Form W-4.

Single. If you are single, you may claim single. See the instructions for Form W-4.

Widow. If you are a widow, you may claim widow. See the instructions for Form W-4.

Child Tax Credit. If you have a child, you may claim the Child Tax Credit. See the instructions for Form W-4.

Additional information. For more information, see the instructions for Form W-4.

Signature. Sign your name at the bottom of the form.

Date. Enter the date you signed the form.

Employer's name and address. Complete lines 8 and 9 only if sending to the IRS.

Other code. Enter the code that applies to your situation.

Employee identification number. Enter your Social Security number.

Form W-4 (2000)

Department of the Treasury Internal Revenue Service

OMB No. 1545-0045

2000

Employee's Withholding Allowance Certificate

For Privacy Act and Paperwork Reduction Act Notices, see page 2.

Last name

David W.

Home address (number and street or rural route)

1234 Main Street

City or town, state, and ZIP code

Middleton, WI 87654

1. Type or print your full name and middle initial

2. Your social security number

999-100-7654

3. Married, but withhold at higher single rate. If you are married, but wish to be treated as a single person, check this box. You must call 1-800-772-1213 for a new card.

4. If your marital status from last year's social security card, check this box. You must call 1-800-772-1213 for a new card.

5. Additional amount, if any, you want withheld from each paycheck.

6. Total number of allowances you are claiming from line 8 above on the applicable worksheet on page 2.

7. I claim exemption from withholding for 2000, and I certify that I meet BOTH of the following conditions for exemption:

a. Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability. ALSO

b. This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability.

If you meet both conditions, write "EXEMPT" here.

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or I am entitled to claim exempt status.

Employee's signature

David W. Green

Date

June 1, 2001

8. Other code (optional)

9. Employee identification number

10. Form W-4 (2000)

Form W-4 (2000)

Department of the Treasury Internal Revenue Service

OMB No. 1545-0045

2000

Employee's Withholding Allowance Certificate

For Privacy Act and Paperwork Reduction Act Notices, see page 2.

Last name

David W.

Home address (number and street or rural route)

1234 Main Street

City or town, state, and ZIP code

Middleton, WI 87654

1. Type or print your full name and middle initial

2. Your social security number

999-100-7654

3. Married, but withhold at higher single rate. If you are married, but wish to be treated as a single person, check this box. You must call 1-800-772-1213 for a new card.

4. If your marital status from last year's social security card, check this box. You must call 1-800-772-1213 for a new card.

5. Additional amount, if any, you want withheld from each paycheck.

6. Total number of allowances you are claiming from line 8 above on the applicable worksheet on page 2.

7. I claim exemption from withholding for 2000, and I certify that I meet BOTH of the following conditions for exemption:

a. Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability. ALSO

b. This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability.

If you meet both conditions, write "EXEMPT" here.

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or I am entitled to claim exempt status.

Employee's signature

David W. Green

Date

June 1, 2001

8. Other code (optional)

9. Employee identification number

10. Form W-4 (2000)

EMPLOYER A

Form W-4 (2000)

Persons. Complete Form W-4 as your employer can withhold the correct federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

Exemption from withholding. If you are exempt from withholding, enter "EXEMPT" here.

Check your withholding. After your Form W-4 is processed, you may want to check your withholding. See the instructions for Form W-4.

Head of household. Generally, you may claim head of household if you are married and have a dependent child or other qualifying individual. See the instructions for Form W-4.

Married. If you are married, you may claim married. See the instructions for Form W-4.

Single. If you are single, you may claim single. See the instructions for Form W-4.

Widow. If you are a widow, you may claim widow. See the instructions for Form W-4.

Child Tax Credit. If you have a child, you may claim the Child Tax Credit. See the instructions for Form W-4.

Additional information. For more information, see the instructions for Form W-4.

Signature. Sign your name at the bottom of the form.

Date. Enter the date you signed the form.

Employer's name and address. Complete lines 8 and 9 only if sending to the IRS.

Other code. Enter the code that applies to your situation.

Employee identification number. Enter your Social Security number.

Form W-4 (2000)

Department of the Treasury Internal Revenue Service

OMB No. 1545-0045

2000

Employee's Withholding Allowance Certificate

For Privacy Act and Paperwork Reduction Act Notices, see page 2.

Last name

David W.

Home address (number and street or rural route)

1234 Main Street

City or town, state, and ZIP code

Middleton, WI 87654

1. Type or print your full name and middle initial

2. Your social security number

999-100-7654

3. Married, but withhold at higher single rate. If you are married, but wish to be treated as a single person, check this box. You must call 1-800-772-1213 for a new card.

4. If your marital status from last year's social security card, check this box. You must call 1-800-772-1213 for a new card.

5. Additional amount, if any, you want withheld from each paycheck.

6. Total number of allowances you are claiming from line 8 above on the applicable worksheet on page 2.

7. I claim exemption from withholding for 2000, and I certify that I meet BOTH of the following conditions for exemption:

a. Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability. ALSO

b. This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability.

If you meet both conditions, write "EXEMPT" here.

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or I am entitled to claim exempt status.

Employee's signature

David W. Green

Date

May 15, 2001

8. Other code (optional)

9. Employee identification number

10. Form W-4 (2000)

Form W-4 (2000)

Department of the Treasury Internal Revenue Service

OMB No. 1545-0045

2000

Employee's Withholding Allowance Certificate

For Privacy Act and Paperwork Reduction Act Notices, see page 2.

Last name

David W.

Home address (number and street or rural route)

1234 Main Street

City or town, state, and ZIP code

Middleton, WI 87654

1. Type or print your full name and middle initial

2. Your social security number

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3. Married, but withhold at higher single rate. If you are married, but wish to be treated as a single person, check this box. You must call 1-800-772-1213 for a new card.

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b. This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability.

If you meet both conditions, write "EXEMPT" here.

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or I am entitled to claim exempt status.

Employee's signature

David W. Green

Date

May 15, 2001

8. Other code (optional)

9. Employee identification number

10. Form W-4 (2000)

Use the IRS label here

John K. Red
Last name
First name
615 Poplar Drive
Anytown, OH 45201
Add-on
Do not print on this line or on the back of the return. See page 12.

Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

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Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

Do you have a joint return with you? ☒ Yes ☐ No

- Your filing status is single or married filing jointly.
- You (and your spouse if married) were under 65 on January 1, 2001, and not blind at the end of 2000.
- Your taxable income (line 6) is less than \$40,000.
- You do not claim any dependents.
- Your taxable income (line 6) is less than \$40,000.
- You do not claim a student loan interest deduction (see page 8) or an education credit.
- You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, qualified state tuition program earnings, or Alaska Permanent Fund dividends, and your taxable income was not over \$400. But if you earned tips, including allocated tips, that are not included in box 1 and box 7 of your W-2, you may not be able to use Form 1040EZ. See page 13. If you are planning to use Form 1040EZ for a child who received Alaska Permanent Fund dividends, see page 14.
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 11. If you have questions about dependents, use TurboTax topic 354 (see page 6). If you cannot use this form, use TurboTax topic 352 (see page 6).

Enter your (and your spouse's if married) social security number on the front. Because this form is read by a machine, please print your numbers inside the boxes like this:

9876543210

Do not type your numbers. Do not use dollar signs.

If you received a scholarship or fellowship grant or tax-exempt interest income, such as on municipal bonds, see the booklet before filling in the form. Also, see the booklet if you received a Form 1099-DIV showing Federal income tax withheld or if Federal income tax was withheld from your unemployment compensation or Alaska Permanent Fund dividends.

Remember, you must report all wages, salaries, and tips even if you do not get a W-2 form from your employer. You must also report all your taxable interest, including interest from banks, savings and loans, credit unions, etc., even if you do not get a Form 1099-INT.

Use this worksheet to figure the amount to enter on line 6 if someone can claim you (or your spouse if married) as a dependent. Enter the amount on line 6 if you choose not to do so. To find out if someone can claim you as a dependent, use TurboTax topic 364 (see page 6).

A. Amount, if any, from line 1 on front: 2,250.00

B. Minimum standard deduction: 2,500.00

C. Enter the larger of line A or line B here: 2,500.00

D. Maximum standard deduction. If single, enter 4,000.00; if married, enter 7,800.00: 4,400.00

E. Enter the smaller of line C or line D here. This is your standard deduction: 2,500.00

F. Exemption amount: 0.00

G. Add lines B and F. Enter the total here and on line 6 on the front: 2,500.00

—only one of you can be claimed as a dependent, enter 2,800.00.

—both you and your spouse can be claimed as dependents, enter 0.

—only one of you can be claimed as a dependent, enter 2,800.00.

If you checked "No" on line 5 because no one can claim you (or your spouse if married) as a dependent, enter on line 6 the amount shown below that applies to you.

• Single, enter 7,800.00. This is the total of your standard deduction (4,000.00) and your exemption (3,800.00).

• Married, enter 12,800.00. This is the total of your standard deduction (7,800.00), your exemption (3,800.00), and your spouse's exemption (1,200.00).

Mail your return by April 15, 2001. Use the envelope that came with your booklet. If you do not have that envelope, see page 32 for the address to use.

Under penalties of perjury, I declare that I have prepared this return, and to the best of my knowledge and belief, it is true, correct, and accurately shows all amounts and sources of income received during the tax year. This declaration is based on all information of which I have any knowledge.

Signature of preparer: John K. Red

Date: 3-9-2001

Preparer's name (do not print): John K. Red

Preparer's title (do not print): Tax Preparer

Preparer's SSN or PTIN: 123-45-6789

Print name (do not print): John K. Red

Print name (do not print): John K. Red

Print name (do not print): John K. Red

Print name (do not print): John K. Red

Print name (do not print): John K. Red

Print name (do not print): John K. Red

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Print name (do not print): John K. Red

Print name (do not print): John K. Red

CASE STUDY C

Department of the Treasury—Internal Revenue Service Income Tax Return for Single and Joint Filers With No Dependents		2000 <small>OMB No. 1545-0075</small>
Form 1040EZ		
Use the IRS label here	Your first name and initial: <u>Susan A.</u> Last name: <u>Black</u>	
	If a joint return, spouse's first name and initial: _____ Last name: _____	
	Home address (number and street). If you have a P.O. box, see page 12. Apt. no.: _____	
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 12. <u>Robin, MI 48200</u>	
Your social security number: <u>987 00 2080</u>		
Spouse's social security number: _____		
You: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Spouse: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Presidential Campaign (p. 12) Note. Checking "Yes" will not change your tax or reduce your refund. Do you, or spouse if a joint return, want \$3 to go to this fund? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Income Attach Form(s) W-2 here. Enclose, but do not attach, any payment.	1 Total wages, salaries, and tips. This should be shown in box 1 of your W-2 form(s). Attach your W-2 form(s). 1	
	2 Taxable interest. If the total is over \$400, you cannot use Form 1040EZ. 2	
	3 Unemployment compensation, qualified state tuition program earnings, and Alaska Permanent Fund dividends (see page 14). 3	
	4 Add lines 1, 2, and 3. This is your adjusted gross income . 4	
	5 Can your parents (or someone else) claim you on their return? Yes. Enter amount from worksheet on back. <input type="checkbox"/> No. If single, enter 7,200.00. If married, enter 12,950.00. See back for explanation. <input checked="" type="checkbox"/> 5	
	6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter 0. This is your taxable income . 6	
Payments and tax	7 Enter your Federal income tax withheld from box 2 of your W-2 form(s). 7	
	8a Earned income credit (EIC). See page 15.	
	b Nontaxable earned income: enter type and amount below. Type: _____ \$ _____ 8a	
	9 Add lines 7 and 8a. These are your total payments . 9	
10 Tax. Use the amount on line 6 above to find your tax in the tax table on pages 24–28 of the booklet. Then, enter the tax from the table on this line. 10		
Refund Have it directly deposited! See page 20 and fill in 11b, 11c, and 11d.	11a If line 9 is larger than line 10, subtract line 10 from line 9. This is your refund . 11a	
	b Routing number: _____	
	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings d Account number: _____	
Amount you owe	12 If line 10 is larger than line 9, subtract line 9 from line 10. This is the amount you owe . See page 21 for details on how to pay. 12	
	I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and accurately lists all amounts and sources of income I received during the tax year.	
Sign here	Your signature: <u>Susan A. Black</u> Spouse's signature if joint return. See page 11.	
	Date: <u>4-03-01</u> Your occupation: <u>Receptionist</u> Date: _____ Spouse's occupation: _____	
May the IRS discuss this return with the preparer shown on back (see page XX)? <input type="checkbox"/> Yes <input type="checkbox"/> No		
For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 23. Cat. No. 11329W 2000 Form 1040EZ		

Your social security number: 987 00 2080

Spouse's social security number: _____

You: ☒ Yes ☐ No Spouse: ☐ Yes ☐ No

Dollars Cents
9,990.00

45.00

10,035.00

7,200.00

2,835.00

745.00

426.00

319.00

745.00

426.00

319.00

1 2 3 4 5

For Official Use Only

6 7 8 9 10

Schedule 1 Interest and Ordinary Dividends		2000	OMB No. 1545-0085 Your social security number 059 100; 3212
Department of the Treasury—Internal Revenue Service			
Instructions: See Form 1040A.			
Erie H. Gray			
Note. If you received a Form 1099-DIV, Form 1099-OID, or substitute statement from a brokerage firm, enter the firm's name and the total interest shown on that form.			
1 List name of payor, if any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see page 60 and list the interest first. Also, show that buyer's social security number and address.	Amount		
Bryan National Bank	1	900	00
2 Add the amounts on line 1.	2	900	00
3 Excludable interest on series EE and I U.S. savings bonds issued after 1989 from Form 8815, line 14. You must attach Form 8815.	3		
4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.	4	900	00
Note. If you received a Form 1099-DIV or substitute statement from a brokerage firm, enter the firm's name and the ordinary dividends shown on that form.			
5 List name of payor. Include only ordinary dividends. If you received any capital gain distributions, see the instructions for Form 1040A, line 10.	Amount		
	5		
6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 8.	6		

1. Add \$250 to the amount from Form 1040A, line 7. Enter the total	1. <u>3450.00</u>
2. Minimum standard deduction	2. <u>700.00</u>
3. Enter the larger of line 1 or line 2	3. <u>3450.00</u>
4. Enter the amount shown below for your filing status.	
<div style="display: flex; align-items: center;"> <div style="flex: 1;"> <ul style="list-style-type: none"> • Single—\$4,400 • Married filing separately—\$3,675 • Married filing jointly or qualifying widow(er)—\$7,350 • Head of household—\$6,450 </div> <div style="font-size: 4em; margin: 0 10px;">}</div> <div style="flex: 1;"></div> </div>	4. <u>4400.00</u>
5. Standard deduction.	
a. Enter the smaller of line 3 or line 4. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 22. Otherwise, go to line 5b.	5a. <u>3450.00</u>
b. If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: \$1,100 if single or head of household; \$850 if married filing jointly or separately, or qualifying widow(er)	5b. _____
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 22	5c. _____

Form 1040A		U.S. Individual Income Tax Return		2000	
<div style="display: flex; justify-content: space-between;"> <div> <p>Print name</p> <p>Department of the Treasury—Internal Revenue Service</p> </div> <div> <p>File this Only—Do not enter or attach in this space.</p> <p>OMB No. 1545-0048</p> </div> </div>					
<p>Label (See page 12)</p> <p>1040A</p>		<p>Your social security number</p> <p>821 000 1234</p> <p>Spouse's social security number</p>			
<p>Line 1a First name and initial</p> <p>Line 1b Last name</p> <p>Line 1c First name and initial</p> <p>Line 1d Last name</p>		<p>Line 2a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 2b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 3a R/S label</p> <p>Line 3b Other name</p> <p>Line 3c Phone print</p> <p>Line 3d or type</p>		<p>Line 4a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 4b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 5a First name and initial</p> <p>Line 5b Last name</p> <p>Line 5c First name and initial</p> <p>Line 5d Last name</p>		<p>Line 6a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 6b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 7a First name and initial</p> <p>Line 7b Last name</p> <p>Line 7c First name and initial</p> <p>Line 7d Last name</p>		<p>Line 8a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 8b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 9a First name and initial</p> <p>Line 9b Last name</p> <p>Line 9c First name and initial</p> <p>Line 9d Last name</p>		<p>Line 10a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 10b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 11a First name and initial</p> <p>Line 11b Last name</p> <p>Line 11c First name and initial</p> <p>Line 11d Last name</p>		<p>Line 12a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 12b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 13a First name and initial</p> <p>Line 13b Last name</p> <p>Line 13c First name and initial</p> <p>Line 13d Last name</p>		<p>Line 14a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 14b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 15a First name and initial</p> <p>Line 15b Last name</p> <p>Line 15c First name and initial</p> <p>Line 15d Last name</p>		<p>Line 16a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 16b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 17a First name and initial</p> <p>Line 17b Last name</p> <p>Line 17c First name and initial</p> <p>Line 17d Last name</p>		<p>Line 18a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 18b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 19a First name and initial</p> <p>Line 19b Last name</p> <p>Line 19c First name and initial</p> <p>Line 19d Last name</p>		<p>Line 20a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 20b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 21a First name and initial</p> <p>Line 21b Last name</p> <p>Line 21c First name and initial</p> <p>Line 21d Last name</p>		<p>Line 22a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 22b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 23a First name and initial</p> <p>Line 23b Last name</p> <p>Line 23c First name and initial</p> <p>Line 23d Last name</p>		<p>Line 24a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 24b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 25a First name and initial</p> <p>Line 25b Last name</p> <p>Line 25c First name and initial</p> <p>Line 25d Last name</p>		<p>Line 26a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 26b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 27a First name and initial</p> <p>Line 27b Last name</p> <p>Line 27c First name and initial</p> <p>Line 27d Last name</p>		<p>Line 28a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 28b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 29a First name and initial</p> <p>Line 29b Last name</p> <p>Line 29c First name and initial</p> <p>Line 29d Last name</p>		<p>Line 30a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 30b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 31a First name and initial</p> <p>Line 31b Last name</p> <p>Line 31c First name and initial</p> <p>Line 31d Last name</p>		<p>Line 32a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 32b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 33a First name and initial</p> <p>Line 33b Last name</p> <p>Line 33c First name and initial</p> <p>Line 33d Last name</p>		<p>Line 34a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 34b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 35a First name and initial</p> <p>Line 35b Last name</p> <p>Line 35c First name and initial</p> <p>Line 35d Last name</p>		<p>Line 36a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 36b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 37a First name and initial</p> <p>Line 37b Last name</p> <p>Line 37c First name and initial</p> <p>Line 37d Last name</p>		<p>Line 38a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 38b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 39a First name and initial</p> <p>Line 39b Last name</p> <p>Line 39c First name and initial</p> <p>Line 39d Last name</p>		<p>Line 40a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 40b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 41a First name and initial</p> <p>Line 41b Last name</p> <p>Line 41c First name and initial</p> <p>Line 41d Last name</p>		<p>Line 42a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 42b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 43a First name and initial</p> <p>Line 43b Last name</p> <p>Line 43c First name and initial</p> <p>Line 43d Last name</p>		<p>Line 44a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 44b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 45a First name and initial</p> <p>Line 45b Last name</p> <p>Line 45c First name and initial</p> <p>Line 45d Last name</p>		<p>Line 46a Name address number and street. If you have a P.O. box, use page 22.</p> <p>Line 46b City, town or post office, state, and ZIP code. If you have a foreign address, use page 22.</p>			
<p>Line 47a First name and initial</p> <p>Line 47b Last name</p> <p>Line 47c First name and initial</p> <p>Line 47d Last name</p>					

[illegible]

CASE STUDY E

Schedule 1
Form 1040A
Interest and Ordinary Dividends
for Form 1040A Filers

Department of the Treasury—Internal Revenue Service
OMB No. 1545-0045
Year social security number
821 00 1234

2000

Name shown on Form 1040A
Lisa M. White

Part I
Interest
(See page 60 and the instructions for Form 1040A, line 8a.)

1 List name of payer, if any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see page 60 and list the interest first. Also, show that buyer's social security number and address.

Garden National Bank

Amount

1 817 00

2 Add the amounts on line 1.

2 817 00

3 Excludable interest on series EE and U.S. savings bonds issued after 1989 from Form 8815, line 14. You must attach Form 8815.

3

4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.

4 817 00

Part II
Ordinary dividends
(See page 60 and the instructions for Form 1040A, line 9.)

5 List name of payer. Include only ordinary dividends. If you received any capital gain distributions, see the instructions for Form 1040A, line 10.

Amount

5

6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 9.

6

For Paperwork Reduction Act Notice, see Form 1040A Instructions. **Schedule 1 (Form 1040A) 2000**

Standard Deduction Worksheet for Dependents—Line 22

Keep for Your Records

Use this worksheet **only** if someone can claim you (or your spouse if married filing jointly) as a dependent.



1. Add \$250 to the amount from Form 1040A, line 7. Enter the total 1. 2200.00

2. Minimum standard deduction 2. 700.00

3. Enter the **larger** of line 1 or line 2. 3. 2200.00

4. Enter the amount shown below for your filing status.

- Single—\$4,400
- Married filing separately—\$3,675
- Married filing jointly or qualifying widow(er)—\$7,350
- Head of household—\$6,450

4. 4400.00

5. Standard deduction.

a. Enter the **smaller** of line 3 or line 4. If under 65 and not blind, **stop here** and enter this amount on Form 1040A, line 22. Otherwise, go to line 5b. 5a. 2200.00

b. If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: \$1,100 if single or head of household; \$850 if married filing jointly or separately, or qualifying widow(er) 5b. _____

c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 22 5c. _____

NOTES